
TUMS Stablecoins

Whitepaper v2.3.0





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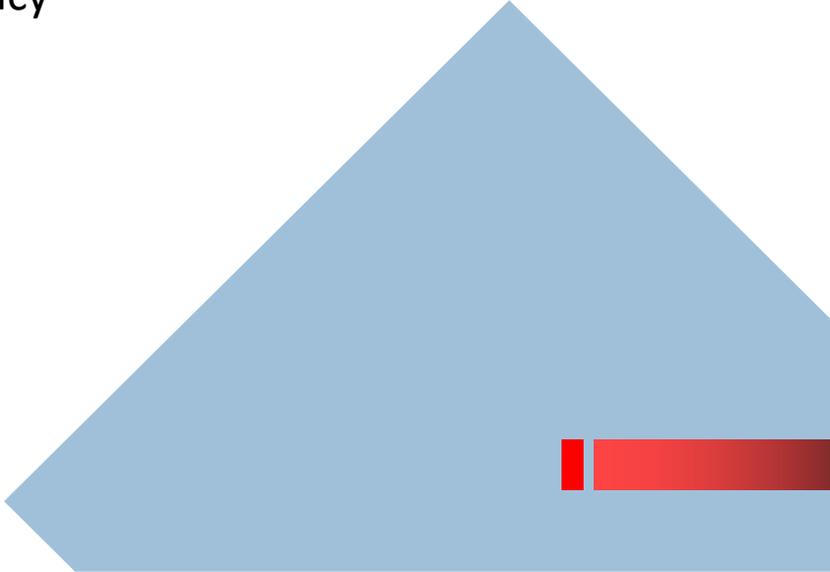
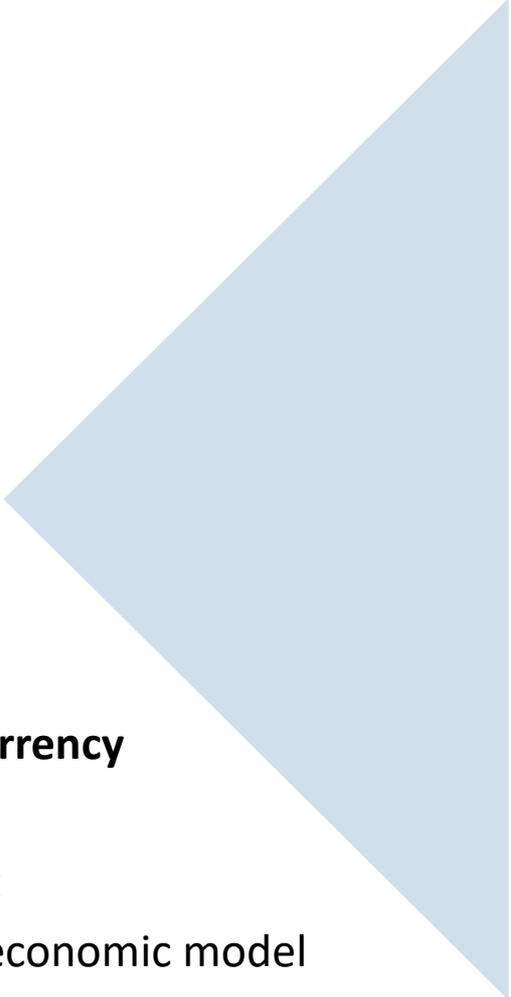
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Definition of CRYPTOCURRENCY

Author: TUMS asset-backed token

Version: v2.3.0 (March2020)

Disclaimer: This whitepaper might be updated as the company and project progress.

DEFINITION OF CRYPTOCURRENCY

A cryptocurrency (or crypto currency) is a digital asset designed to work as a medium of exchange that uses cryptography to secure its transactions, to control the creation of additional units, and to verify the transfer of assets.

Cryptocurrencies are a type of digital currencies, alternative currencies and virtual currencies. Cryptocurrencies use decentralized control as opposed to centralized electronic money and central banking systems.

The decentralized control of each cryptocurrency works through a blockchain, which is a public transaction database, functioning as a distributed ledger.

What is Blockchain?

A blockchain is a continuously growing list of records, called blocks, which are linked and secured using cryptography. Each block typically contains a hash pointer as a link to a previous block, a timestamp and transaction data. By design, blockchains are inherently resistant to modification of the data. It is "an open, distributed ledger that can record

References <https://en.wikipedia.org/wiki/Cryptocurrency>

transactions between two parties efficiently and in a verifiable and permanent way".

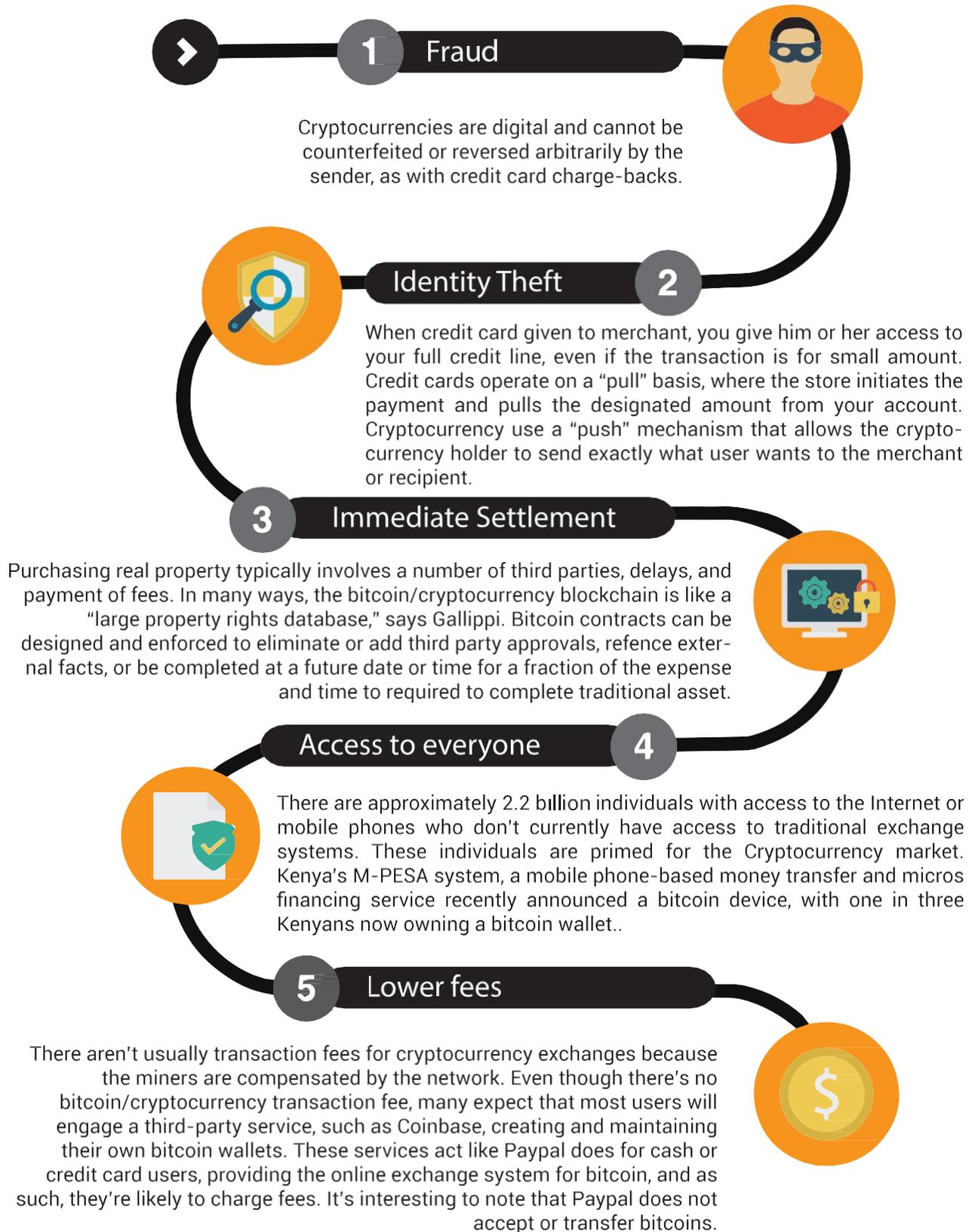
What is Mining?

In cryptocurrency networks, mining is a validation of transactions. For this effort, successful miners obtain new cryptocurrency as a reward. The reward decreases transaction fees by creating a complementary incentive to contribute to the processing power of the network. The rate of generating hashes, which validate any transaction, has been increased by the use of specialized machines.

What is Wallet?

A cryptocurrency wallet stores the public and private "keys" or "addresses" which can be used to receive or spend the cryptocurrency. With the private key, it is possible to write in the public ledger, effectively spending the associated cryptocurrency. With the public key, it is possible for others to send currency to the wallet.

THE ADVANTAGES OF CRYPTOCURRENCY



BLOCKCHAIN TECHNOLOGY SECURITY

A blockchain is a series of blocks that records data in hash functions with time-stamps so that the data cannot be changed or tampered with. As data cannot be overwritten, data manipulation is extremely impractical, thus securing data and eliminating centralized points that cybercriminals often target.

DASTSPay Riding On The Right Trend

Big Data

We develop and welcome apps providers to participate DASTS dapps for business, games, music, social network, health and many more

Mobile Apps

Support online payment and merchants listing

Global Payment Gateway

Third party payment gateway and settlement

Worldwide merchants

Worldwide F&B, lifestyle, utility bills, retailers and etc



Subversive Business Model



In this Internet Era, the new economic form has deeply integrated in all levels of society and affects global ecology. DASTS Team Innovative Idea combines different business models and utilizes Large Application Data to create a new Ecosystem, thus achieving an omnidirectional and efficient service platform.

DASTS Team will combine Financial Management, Global Fund Transfer, Shopping, Payment, Education, Media, Entertainment, etc, to create a full range service platform. The central theme that DASTS Team is working towards are the Integration of Resources, Borderless Exchange Rate and Financial Freedom. In the response to the Internet trend, implementation of diversified marketing in all aspects of life is inevitable. By integration and development of different industries, we will obtain Large Amount of Application Data for DASTS Team to create data that worth billions. These large application data will lay a solid foundation for our future ecosystems.

DASTSPay Chain - a new consumer-oriented mobile application, is committed to provide Internet users with life services, leisure and entertainment, catering and shopping review and navigation and other types of business information, timely promotions and consumer comments on the interactive platform; it has a reward system in which the reward points can be exchanged for selected products or coupons. Therefore, users can be part of the shared economy by earning points. By linking with businesses around the globe, DASTSPay Chain can provide consumers with discounts, reviews and navigation around the world, allowing you to find the most delicious food and the most valuable goods in the neighbourhood wherever you are and in the most convenient way

Big Data Integrates Heterogeneous Alliance



Established a fun & energetic Merchant-User Interactive Platform

Forms Strong O2O/P2P/B2C/M2C Internet+ Service System

Re-defined Business Structure in the Internet World



The Business Benefits of TUMS as a Cryptocurrency

TUMS are backed up by Fiat, silver, gold, and other assets.

The cryptocurrency has gained more legitimacy. Businesses are beginning to accept Cryptocurrency and other altcoins, and more small businesses are looking at cryptocurrency, not just an investment or commodity. They are definite to choose to accept altcoins at your small business. TUMS are aiming to be a business-friendly digital cryptocurrency provider that focus on trading and transaction-based businesses. The idea is to be fully utilized in Malaysia and to bring in FDI as well provide the services globally.

GLOBAL CURRENCY

TUMS can ultimately be purchased by anyone who has an internet connection and a fiat currency to trade for the digital coins. In many countries where the fiat currency is notoriously unstable, residents are becoming more and more interested in stablecoins - TUMS.

For a business that works with a lot of overseas suppliers and customers, using Cryptocurrency and other cryptocurrencies may reduce the fees that companies pay to banks for converting money from one fiat currency into another.

For banks that rarely deal with international customers, this may not matter, but for those which regularly conduct transactions overseas, this change has the potential to dramatically change profit margins.

Simple Way to Cash Out Bitcoin & Other Cryptocurrencies To Fiat

During the last couple of years, the popularity of Cryptocurrency has increased considerably, given the large trading volume, capital invested, public interest, and of course supply and demand laws.

With Bitcoin seeing all-time highs of over \$20,000 (December 2017), chances are that you are considering the idea of either purchasing goods or withdrawing some of the coins that you might have. This is often where new users run into trouble, as there are multiple ways to go about this and people may worry about cashing out large sums of money and want to make sure everything is safe and secure.

Therefore, in this article, we will cover three of the main methods that you can use to withdraw your cryptocurrency into Fiat currency (or your local cash). These have been generally referred to as the safest and least-costly methods of exchanging your digital currencies into your government-issued currency.

WHAT IS FIAT

Before we go on, we just wanted to clear up exactly what we mean when we say "Fiat" or "Fiat Currency". Fiat is currency which is issued by a government but which is not backed by a physical commodity.

The value of fiat money is derived from the relationship between supply and demand rather than the value of the material that the money is made of. Historically, most currencies were based on physical commodities such as gold or silver, but fiat money is based solely on the faith and credit of the economy.

Fiat is seen as risky because it suffers from inflation, when a government decided to "print" more of a Fiat currency, the value of everyone's money goes down as a result. This is the exact opposite of what Cryptocurrencies aimed to solve.

Crypto to Fiat - Breaking Barriers Of Cryptocurrency and Fiat Money With Mutual Exchange

Although in most countries of the world the practical use of cryptocurrency for non-investment purposes is difficult due to the lack of a legislative base, it is possible to convert them into real money, goods, and services.

There are several ways to transact buy, sell or exchange cryptocurrency one is via currency exchange or cryptocurrency exchange markets, whilst funds for the different currencies and transfer them to bank cards and electronic purses.

It is necessary to take into account several nuances when exchanging cryptocurrency to fiat money. There is no fixed rate for cryptocurrency, so the price will vary depending on the chosen platform.

When exchange cryptocurrency to fiat money on stock markets which activities have not been determined by law, the payment is received at the bank account or electronic wallet specified by the buyer on large foreign exchanges, payment is transferred to a bank account, but it is impossible to exchange cryptocurrency for fiat money.

Exchangers and exchange marketplace charge a commission which varies from 2 to 10% depending on the services.



We are aiming to be the largest and main peer to peer exchanger by providing the best services. The next plan is for the exchanger to work side by side with the banks in Malaysia to provide more cryptocurrency services and crypto to fiat and vice versa. As the international banks already start to provide cryptocurrency services, Malaysia's bank will do the same as the industry is growing and with its extreme future potential and worldwide adoption.

DASTS's business banking solutions generates not only the ability for merchants to accept cryptocurrencies, but also:

Conversion between cryptocurrencies and fiat money.

Increases the speed of payment, (compared to other than cash).

Reduced costs. Flexibility with a wide range of payment solutions.

Reliability, and a scalable blockchain-based platform that enables members to save in broad range of services including travel, insurance, discounts, automotive, crypto-loans and crypto banks, news and safety, etc.





DASTS Trust Company is a regulated financial institution on a mission to create a global, frictionless economy. By building infrastructure to enable the movement between physical and digital assets, TUMS is created for a future where all assets—from money to commodities to securities—are digitized and can move instantaneously, 24/7.

Today, as the first regulated DASTS Trust Company for digital assets, TUMS technology makes it possible to custody, tokenize, trade and settle assets. Our institutional-grade stablecoin, TUMS(T[◆]), is the world's most popular alternative stablecoin. Learn more at www.daststoken.com



TUMS is built as an Ethereum-based ERC-20 token so that it has portability across the Ethereum blockchain's extensive network of wallets, exchanges, lenders and other platforms. TUMS is uniquely positioned to Backup-asset token as it is the only company to hold all of the following distinctions:

- 1) DASTS Trust Company is a regulated financial institution and qualified custodian. DCM Global Ltd. is a state-chartered trust company regulated by the LFSA of Financial Services Authorities (LFSA) and must uphold the highest standards of customer asset protection. Additionally, the LFSA has approved and regulates TUMS.
 - 2) TUMS maintains relationships with large institutions in the Bullions market due to TUMS' history providing post-trade products, including confirmation and affirmation services, to the bullion and broader FX and commodity market. As a result, it has been able to secure partnerships with top bullion providers and retailers.
 - 3) TUMS has established success in creating asset-backed tokens. An asset-backed token is a digital token based on blockchain technology that signifies and derives its value from something that does not exist on the blockchain but instead is a representation of ownership of a physical backed up by fiat, silver, gold, and other assets. Fully utilized in Malaysia and to bring in FDI as well provide the services globally.
- 



However, in the long run, if you are an avid digital currency owner and user, then prepaid cards may turn out to be the best choice, given the instant withdrawals, the ability to easily top up your account and the fact that you don't have to wait for days before your cryptocurrencies is converted into FIAT, thus also losing out on positive volatility.

PAYING YOUR TAXES

It should be noted that in most countries, any withdrawal from cryptocurrency to Fiat, it will create a "taxable event" where taxation fell under local laws. Many countries differ on how they handle this, some are completely tax free, others will use the Capital Gains model.

For legitimate taxpayers, cryptocurrencies income can be declared at the current exchange rate in most places, although good record keeping of cryptocurrencies to FIAT transactions and vice versa is recommended, depending on the tax laws in your jurisdiction which should be researched. In countries where it is illegal, taxation has typically not been considered in the law as it is supposed to be banned.

Banks Partnership - Cryptocurrencies to Fiat

Cryptocurrency might finally be overlapping the broader fintech industry's popularity. Country like Norway largest online-only bank, Skandiabanken and South Korean second largest bank Shinhan recently announced it plans to offer clients the ability to link bank accounts to cryptocurrencies. While no less than five other banks in the world are offering cryptocurrencies services. Some might see this move as one of traditional banks embracing cryptocurrency, it heralds a new shift in the evolution of cryptocurrency into the greater fintech space.

DASTSLIFE Digital Bank card is created and forged by the world's leading Blockchain technology, and currently supports VISA, Unionpay and MasterCard.

This Digital bank card allows members to freely transfer the mainstream cryptocurrency into their wallet, for example: Transfer DASTS, TUMS, Bitcoin, Ethereum, and USDT etc... into the card, and via the ATM that supports VISA, MasterCard and Unionpay around the world, you can withdraw the local legal currency, you can transfer money internationally, online purchases, and spend locally.

If it's in China, it's RMB, Malaysia will be MYR, Europe will be euro, Japan will be Yen, so on and so forth. Totally breaking the barrier between cryptocurrency and legal currency.

Each and every single Digital Bank card will have it's unique number and not only that, it will be engraved with your personal name on it.





Legality

Cryptocurrency is a new technological innovation that has not yet been fully implemented into the legal framework of many countries across the globe. There are many legal aspects of cryptocurrency in general to consider, including legality of cryptocurrency in different countries, taxation, money laundering, other legal issues, and legal status by country.

Taxation

In the United Kingdom however like many countries, many cryptocurrencies is unregulated with no legal framework in place. However, a recent ruling in the EU court system meant cryptocurrencies was exempt from VAT taxes in any EU member state.

UNBUNDING BANKING

Around the world, mobile banking is taking a lead over branch-centered activity - in Norway, for example, 91% of the population access online banking sites.

The proliferation of fintech services that 'unbundle' traditional banking functions, combined with the maturing of the internet-first generation, are accelerating this trend.

What's more, the European Revised Payment Services Directive (PSD2) activates in 2018. The directive mandates that banks have to share customer data with third parties through APIs, which could include access to cryptocurrency services.

So, the combination of online banking, fintech services and open APIs point to a blurring of boundaries between traditional and alternative finance.

New banking institutions are taking steps towards accepting cryptocurrency and its altcoins as credible assets. As this trend continue, cryptocurrencies will end up becoming a more firmly consolidated feature of the new fintech landscape.

This will place even more pressure on legislators to come up with comprehensive plans for regulating a new asset class. It is also likely to encourage development of the next generation of cryptocurrency-related services.

The wallet provides a safe place to store TUMS allowing members to send and receive TUMS. Wallet includes the ability to find businesses that accept TUMS, Tap n GO for in-store purchases, withdraw instant funds from ATM's, and send gift certificates to friends and family. The wallet will be the future of TUMS.





SCAN & GO

MPOS device securely accepts QR Payments as well as DASTSPay, Touch 'n Go eWallet, Credit, Debit and Prepaid Card payments on-the-go
Touch 'n Go eWallet - Malaysia's largest e-wallet with over 6.8 million registered users and 120,000 merchants by the end of 2019.

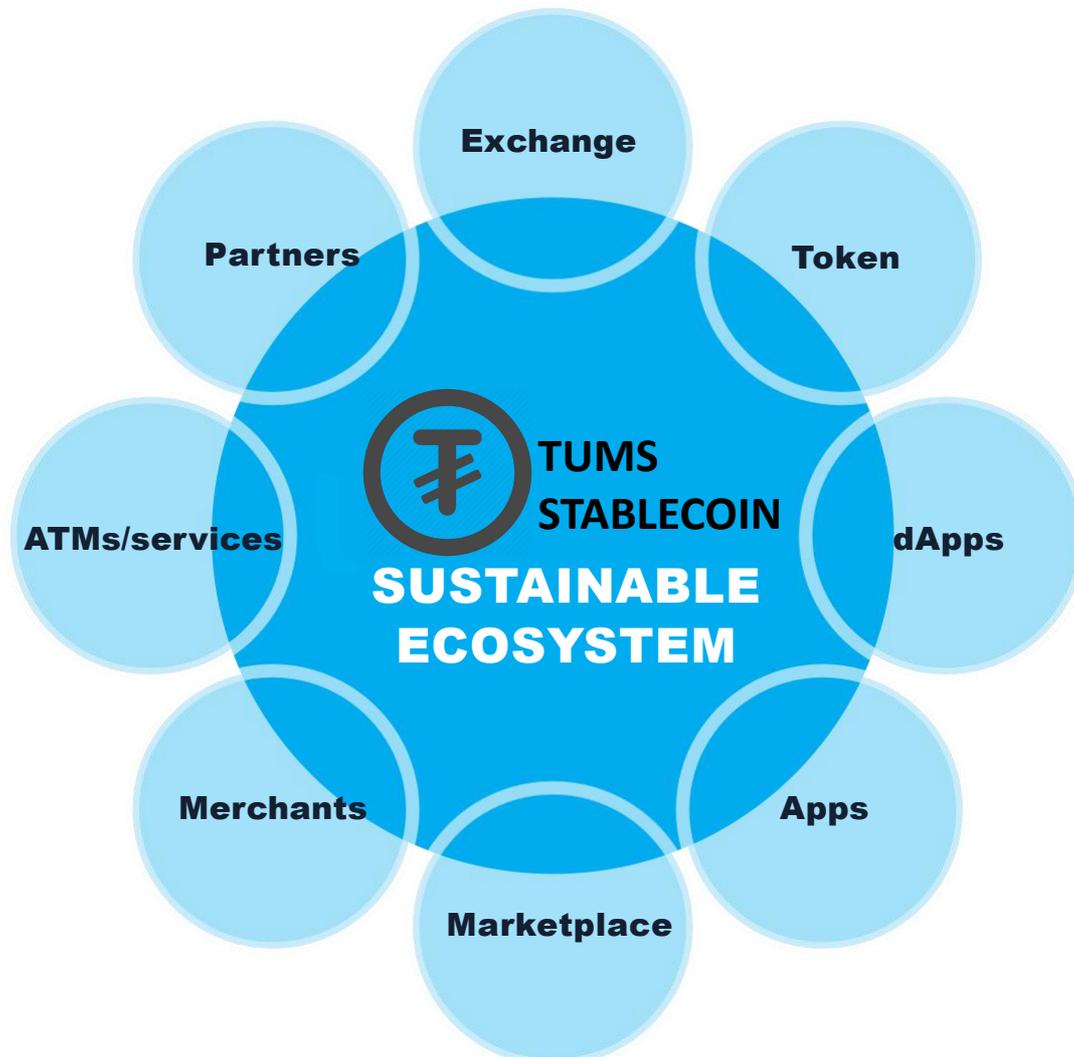
MPOS + IPG = PayText additional feature

Description of payment process

- Sending payment link via whatapps , email and QR code.
- Suitable for those without website , SOHO , Airbnb and down payment



TUMS (T令) stablecoin stayed on the market; The First Peer-to-Peer Social Network Sharing Economy Chain, as its community continue improving the functionality of their asset. What makes it different from Tether? With TUMS (T令) , you can be sure that its value is totally backed up by futures, fiats, gold, silver, and other assets. **Qualified custodian regulated & Financial Services (LFSA)** . Collateralized by the USD and backed up by fiat, silver, gold, and other assets.



TUMS (T令) stablecoin built on an entirely new economic model

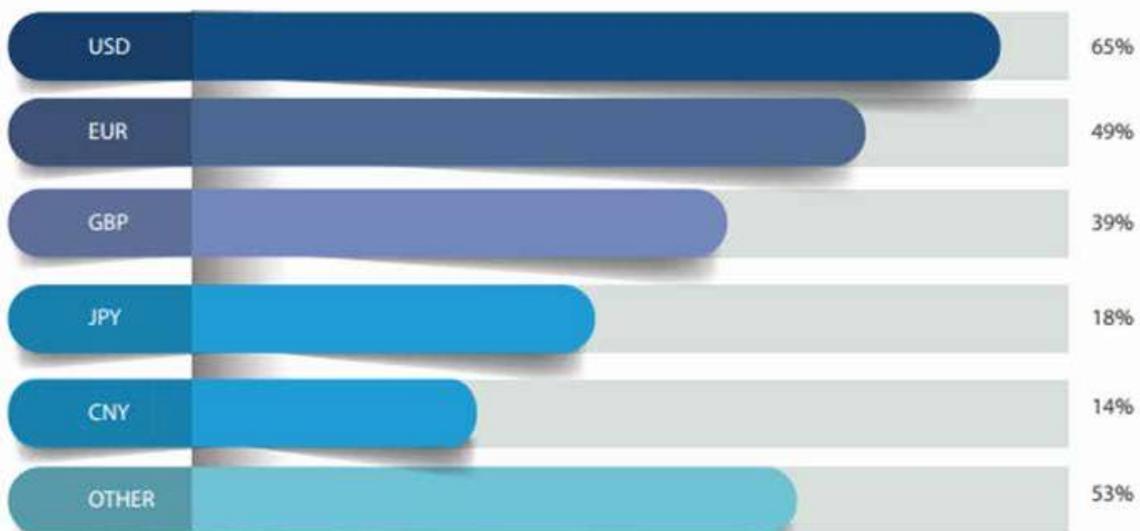
SUPPORTED Wallet FEATURES

Wallets have evolved from simple software programs handling key management to sophisticated applications that offer a variety of features. Significant innovation at both the protocol level and amongst wallet providers has led to the emergence of several technical standards that are considered state-of-the-art, such as multi-signature. While 56% of wallets offer multi-signature support, there are notable differences between small and large wallets: only 42% of small wallet providers offer multi-signature support compared to 86% of large wallet providers.

While 79% of smaller wallets and all large wallets support hierarchically deterministic (HD) key generation, only 57% of largely incorporated wallets have implemented mnemonic word sequences to date. This may be due to custodial wallet services that store user keys on their servers and do not, therefore, offer a passphrase for backup.

- Buy and sell USDT, DAI, USDC, PAX, DASTS, BTC, ETH, XRP, Bitusd, GUSD, USDS, BUSD, HUSD and many other cryptocurrencies and tokens.
- Direct payment for services such as telephone, utilities, penalties, loans, taxes, internet, etc.
- QR Payments and peer to peer crypto and fiat currency transfer.
- Affiliates Program ; multi-chain connection, integrate everything in the future

SUPPORTED Fiat currency



% of Exchanges Supporting National Currencies

Permission in the permissionless world

TUMS Stable Currency is focused on the benefit for the TUMS token holders and the long-term viability of the platform. We are implementing the features, algorithms and protections that best serve our users. It is appropriate at this time for people using the tokens to stay anonymous. As we incorporate in each jurisdiction, we will comply with the local laws, while protecting the privacy and security of our ecosystem members.

Our goal is to escalate the market value by providing the community & consumers with reliable and transparent services using Blockchain; to be able to participate, fund and engage directly with projects that they like and support. Our belief in the transformative power of blockchain technology is shown in our commitment by developing its practical applications, and to help this industry grow, we believe that this will truly make the world a better place for everyone.

About Foundation:

TUMS - Stable Currencies that run on DASTS Decentralized Networks

In the early stage, DASTS will conduct strategic alliances with multiple industries, and strive to circulate DASTS into all sectors to enhance the quality of the community. We will cooperate with O2O online and offline business platform, business exclusive products and other fields to create a new ecosystem maintaining a high-quality, multi-choice economic.

Within three years, DASTS plans to explore the development opportunities and integrate into various fields and establishing the position of DASTS in the international market. DASTS will focus on the development of the Alliance Programs, our exclusive DASTS e-wallet and exchanges – combining investment, payments and other sectors. Provide funds and customer services, multi-chain connections, personal wallets, digital asset disclosure, pending orders, transaction matching and other services.

Our Team

We, The TUMS's blockchain technology team consists of more than 51 people worldwide, composed of top blockchain technical staffs from China, Malaysia, Europe, who have extremely rich experience in blockchain and actual practice in projects.

We have a solid team of financial expert who has MBA degree, a license of Investment Manager for Futures and Stocks and a license of Certified Accountant, team of Top Student Award from the University of Malaya, and professionals involved in programming for more than 40 years, starting with mainframe computers in the 1970's and desktop computing in the 1980's who are incredibly passionate about driving positive change in Malaysia. Our IT Team and R&D specialist in mobile application and server development has a deep experience of 11+ years in the IT / Software Development Industry. We believe that Blockchain has the power to improve financial inclusivity and eradicate the difficulty of sending funds between parties globally.

Management Team

CEO and Founder

As a successful entrepreneur in Malaysia, Jack has rich experience in managing commercial businesses, extensive knowledge about business management and business strategy management. He has been involved very early in mobile Internet business, with one of his listed companies to develop a number of mobile Internet applications with mobile Internet business in Malaysia and throughout the Chinese market. Besides, he also created a third-party payment platform like the ones of Alipay and Ant Financial Service. Having been involved in some projects of IPO of listed companies in the United States and Hong Kong, Jack as CEO of a listed company, and is still holding a strategic management position in the listed company. In the past, Jack was active in the Ethereum community in Greater China and Southern China, actively participating in the ICO projects with good potential and management team. In addition, Jack has also established a private foundation to support the development and training related to blockchains in this period, aiming to develop the blockchain technology to enable the next generation to live in a transparent and decentralized society, and to create more employment opportunities in the sector related to the blockchain for the benefit of the society. With his rich experience in traditional enterprises and his active participation in the blockchain projects in recent years, Jack is determined to bring social network to new height. Building a multi-chain connection, Integrate everything in the future and create a brighter future.

Technical Team

Amelia Wang is a financial expert who has MBA degree, a license of Investment Manager for Futures and Stocks and a license of Certified Accountant. Before joining TUMS, she was a leading figure in the position of Director of the Department of Economic Statistics in an American listed company. She has also participated in a large number of blockchain ICO projects in the United States, and several successful online cryptocurrency projects. Her investment experience covers areas of ICO project for cryptocurrency, international mobile network development projects and IPO projects for listed companies similar to business of the well-known Softbank. She is holding until today a key position as consultant in an offshore fund investment company in Labuan.

John is a leading authority with an extensive background, understanding and connections internationally.

Early in his career, he was a consultant for Banking Industry, a firm based in Jacksonville, USA. In 1996, John started his own corporation, a Communication Services where he has over the years taken part in numerous international projects, working closely with Malaysian Government bodies as well as with foreign clients. Besides acting as interpreter in negotiations with French-speaking businessmen from Europe and Africa, he has contributed in many business discussions to promote Malaysian exports. John has also been invited to speak at a number of events worldwide including United States, Europe, China and countries in Asia Pacific to share his experience and his view of today's world economy. In addition, he has been an active integrated investor in various industries. Hence, John has extensive key information, contacts and experience to evaluate the future direction of world's economy.

Dr. Liew is a Blockchain Architect also a blockchain researcher who successfully completed a workshop on Hyperledger Fabric by AWS Asia and successfully completed two certification courses on blockchain by the Linux Foundation, the world's largest open-source software development platform and developed a number of use cases such as blockchain-powered supply chain management for the automotive and textile industries, building a blockchain-powered digital government, and more. He is skilled in setting up blockchain networks such as private Ethereum networks, as well as writing smart contracts using Solidity and creating Dapps.

Blockchain technology uses are not limited to corporates and financial industries. Coindesk, a main cryptocurrency media, has listed out the uses around security issues in various other industries. Blockchain has emerged as one of the most disruptive technologies and has curtailed the prevailing security issues revolving around financial transactions.

As other practical implementations for the technology are being discovered, blockchains are emerging as top contenders for resolving an array of cybersecurity challenges and delivering end-to-end security to global institutions.

THE FUTURE OF CRYPTOCURRENCY

A cryptocurrency is a digital currency that is created and managed using advanced encryption techniques known as cryptography. Cryptocurrency made the leap from being an academic concept to (virtual) reality with the creation of Cryptocurrency in 2009. While Cryptocurrency attracted a growing following in subsequent years, it captured significant investor and media attention in April 2013 when it peaked at a record \$266 per cryptocurrency after surging 10-fold in the preceding two months.

Cryptocurrency sported a market value of over \$2 billion at its peak, but a 50% plunge shortly thereafter sparked a raging debate about the future of cryptocurrencies in general and Cryptocurrency in particular. Despite its recent issues, Cryptocurrency's success and growing visibility since its launch has resulted in a number of companies unveiling alternative cryptocurrencies, such as Ethereum, Litecoin, Ripple and many others.

While the number of merchants who accept cryptocurrencies has steadily increased, they are still very much in the minority. For it cryptocurrencies to become more widely used, they have to first gain widespread acceptance among consumers to enable them to empower a wide range of industries.

TUMS aspires to become part of the mainstream cryptocurrency financial system to satisfy widely divergent criteria, in particular to fund digital asset projects as well as private and government-backed projects to empower a nation's economy in a blockchain based platform

DISCLAIMER OF LIABILITY

The purpose of this White Paper is to present DASTS and TUMS Token to potential token holders in connection with the proposed Token sale. The information set forth below may not be exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to potential token holders in order for them to determine whether to undertake a thorough analysis of the company with the intent of purchasing Tokens.

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